

Fill in this information to identify the case:

Debtor 1 Lemond C Adams
Debtor 2 Susan R Lipson
(Spouse, if filing)
United States Bankruptcy Court for the Eastern District of Pennsylvania
(State)
Case number: 18-13060-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: Andrews Federal Credit Union

Court Claim No. (if known): ***BK_POC_CLAIM_NUMBER***

Last four digits of any number
you use to identify the debtor's
account: 0453

Date of Payment Change: December 1, 2022
Must be at least 21 days after date of
this notice.

New total payment: \$3,113.86
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No.
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$898.79

New escrow payment: \$938.59

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)
Reason for change: _____

Current mortgage payment:

New mortgage payment:

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Lorraine Gazzara Doyle
Signature

Date: 11/9/2022

Print: Christopher A. DeNardo 78447
First Name Middle Name Last Name

Title Attorney

Company LOGS Legal Group LLP

Address 3600 Horizon Drive, Suite 150
Number Street

King of Prussia, PA 19406
City State ZIP Code

Contact phone (610) 278-6800

Email logsecf@logs.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Mortgage Payment Change was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: 11/10/2022

Chapter 13 Trustee: Kenneth E. West, Office of the Chapter 13 Standing Trustee

Trustee Address: 1234 Market Street - Suite 1813, Philadelphia, PA 19107

Trustee Email: ecfemails@ph13trustee.com

Debtor's Counsel Name: Mitchell Lee Chambers, Jr., Esquire

Debtor's Counsel Address: 602 Little Gloucester Road, Suite 5, Blackwood, NJ 08012

Debtor's Counsel Email: ecfbc@comcast.net; chamberslaw@comcast.net

Debtor's Name: Lemond C Adams

Debtor's Mailing Address: 4656 Plough Tavern Rd, Doylestown, PA 18902

Debtor's Name: Susan R Lipson

Debtor's Mailing Address: 4656 Plough Tavern Rd, Doylestown, PA 18902

/s/ Lorraine Gazzara Doyle

Christopher A. DeNardo 78447
Lorraine Gazzara Doyle 34576
LOGS Legal Group LLP
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406
(610) 278-6800
logsecf@logs.com
22-066908

Andrews Federal Credit Union
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

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ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS
 CHARGES \$2,366.22
 HAZARD INS \$1,182.00
 TAXES \$7,237.23
 Total \$10,785.45

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
AND CHANGE OF PAYMENT NOTICE PREPARED FOR
ACCOUNT NUMBER: [REDACTED]
ESCROW ANALYSIS DATE: 10/12/2022

NEW PAYMENT IS AS FOLLOWS:

Principal and Interest \$2,175.27
 Required Escrow Payment \$898.79
 Shortage/Surplus Spread \$39.80
 Optional Coverages
 Buydown or Assistance Payments
 Other

Total Payment \$3,113.86
 New Payment Effective Date: 12/01/2022

Susan R Lipson
4656 Plough Tavern Rd
Doylestown, PA 18902-9633

Andrews Federal Credit Union has completed an analysis of your escrow account, and has adjusted your mortgage payment to reflect changes in your real estate taxes or property insurance. The escrow items to be disbursed from your account over the next twelve months are itemized above.

ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

The following estimate of activity in your escrow account from 12/2022 through 11/2023 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account balance displays the amount actually required to be on hand as specified by Federal law, State law and your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	PROJECTED	REQUIRED
STARTING BAL						\$4,016.31	\$4,493.92
DEC	\$898.79					\$4,915.10	\$5,392.71
JAN	\$898.79					\$5,813.89	\$6,291.50
FEB	\$898.79					\$6,712.68	\$7,190.29
MAR	\$898.79					\$7,611.47	\$8,089.08
APR	\$898.79		\$2,366.22			\$6,144.04	\$6,621.85
MAY	\$898.79					\$7,042.83	\$7,520.44
JUN	\$898.79				\$1,182.00	\$6,759.62	\$7,237.23
JUL	\$898.79					\$7,658.41	\$8,136.02
AUG	\$898.79		\$7,237.23			\$1,319.97	\$1,797.58 *
SEP	\$898.79					\$2,218.76	\$2,696.37
OCT	\$898.79					\$3,117.55	\$3,595.16
NOV	\$898.79					\$4,016.34	\$4,493.95
Total			\$9,603.45		\$1,182.00		

*Indicates your projected low point of \$1,319.97. Your required reserve balance is \$1,797.58. The difference between the projected low point and required reserve balance is \$477.61. This is your shortage.

If you have questions regarding this analysis, please write our Member Service Department at Andrews Federal Credit Union, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945 or call toll free 1-855-582-0232, Monday through Friday, 9:00 am to 6:00 pm, ET.

THIS DOCUMENT IS AN ATTEMPT TO COLLECT
A DEBT, AND ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE. IF YOU
ARE IN BANKRUPTCY OR HAVE BEEN
DISCHARGED IN BANKRUPTCY, THIS LETTER IS
FOR INFORMATIONAL PURPOSES ONLY AND
DOES NOT CONSTITUTE A DEMAND FOR
PAYMENT IN VIOLATION OF THE AUTOMATIC
STAY OR THE DISCHARGE INJUNCTION OR AN
ATTEMPT TO RECOVER ALL OR ANY PORTION
OF THE DEBT FROM YOU PERSONALLY.

ESCROW SHORTAGE REMITTANCE FORM

Name: Susan R Lipson
Account Number [REDACTED]

Escrow Shortage Amount: \$477.61

Your escrow shortage has been spread over a 12 month period, which may result in an increase in your payment. If you choose to pay your Escrow Shortage Amount in a lump sum, please include your account number on your check, and mail this coupon with your remittance within 30 days of the escrow analysis date to:

Andrews Federal Credit Union
Attn: Cashiering Department/Escrow Shortages
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Your new payment will then be: \$3,074.06.

Account Number: [REDACTED]

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Name: Susan R Lipson

This is a statement of actual activity in your escrow account from 02/2022 through 11/2022. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$3,094.95 of which \$2,175.27 was for principal and interest and \$919.68 went into your escrow account. An asterisk(*) indicates a difference from a previous estimate either in the date or the amount. A 'Y' indicates a projected disbursement or payment.

MONTH	PAYMENTS TO ESC. ACCT.		PAYMENTS FROM ESC. ACCT.		DESCRIPTION	ESCROW BAL. COMPARISON	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
STARTING BAL						\$0.00	\$0.00
FEB		\$5,604.96 *				\$0.00	\$5,604.96
MAR		\$919.68 *				\$0.00	\$6,524.64
APR		\$919.68 *		\$2,366.22 *	CITY TAX	\$0.00	\$5,078.10
MAY		\$919.68 *		\$1,182.00 *	HOME INS	\$0.00	\$4,815.78
JUN		\$919.68 *				\$0.00	\$5,735.46
JUL		\$919.68 *				\$0.00	\$6,655.14
AUG		\$919.68 *		\$7,237.23 *	SCHOOL TAX	\$0.00	\$337.59
SEP		\$919.68 *				\$0.00	\$1,257.27
OCT		\$1,838.36 *Y				\$0.00	\$3,096.63
NOV		\$919.68 *Y				\$0.00	\$4,016.31
Total	\$0.00	\$14,801.76	\$0.00	\$10,785.45			

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO YOUR ESCROW ACCOUNT FOR INTEREST ON ESCROW.